

Docket No. 441-26-001

PATENT

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant:	Norman Katz	Confirmation No.:	1840
Serial No.:	09/891,828	Examiner:	Olabode Akintola
Filed:	June 25, 2001	Art Unit:	3691
Title:	ELECTRONIC FUNDS TRANSFER SYSTEM FOR FINANCIAL TRANSACTIONS		

**MAIL STOP NON FEE AMENDMENT**

Commissioner for Patents  
P. O. Box 1450  
Alexandria, VA 22313-1450

**AMENDMENT**

Sir:

This is in response to the Office Action of January 9, 2007, the shortened period for response thereto expiring April 9, 2007, the applicant makes the following amendment and response:

**Amendments to the Specification.** There are no amendment to the specification.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 5 of this paper.